

## Abstract

A system for authenticating the identity of a user comprising a user and an authenticating party, where the user enters identifying information to a web page associated with the authenticating party along with details of a communication identifier, the authenticating party generates a unique passkey and sends a communications message including the unique passkey to the user by way of the communication identifier, the user then operable to enter a passkey using an appropriate mechanism provided for at the web page and where the authenticating party authenticates the identity of the user in accordance with the result of a comparison between the passkey entered via the web page and the generated unique passkey. The system can also be performed by entering information and receiving information via a second destination address. Further embodiments describe a system for transferring credit of a mobile phone or SIM card to a new mobile phone on authentication of the identity of a user.

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